IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Yan	§ Group Art Unit: 3621 § Confirmation No.: 7299 § Examiner: Agwumezie, Charles C.
Serial No.: 10/645,177	§
	§ Attorney Docket No. AUS920030460US1
Filed: August 21, 2003	§
	§

Title: **System and Method for Device-**
      Based Access Privilege to an
      Account
	§ **IBM Corporation**
	§ **Intellectual Property Law Dept.**
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APPELLANT'S BRIEF (37 CFR § 41.37)

Sir:

A. INTRODUCTORY COMMENTS

This brief is filed in support of the previously filed Notice of Appeal, filed in this case on May 21, 2007, which appealed from the decision of the Examiner dated February 21, 2007, finally rejecting claims 1-4, 6-12, 14-20, and 22-24. (Note that the Office Action Summary mailed February 21, 2007, erroneously listed the rejected claims as 1-4, 6-12, 15-20, and 22-24. Appellant inadvertently repeated this typographical error in the Notice of Appeal filed May 21, 2007. However, the body of the Final Office Action makes it clear that claims 1-4, 6-12, 14-20, and 22-24 are pending in the Application.) Please charge the required fee under 37 CFR § 41.20(b)(2) to IBM Corporation Deposit Account No. 09-0447.

The two-month deadline for filing this Appeal Brief is July 21, 2007, therefore, no extension of time is believed to be necessary. If, however, an extension of time is required, the

extension is requested, and the undersigned hereby authorizes the Commissioner to charge any fees for this extension to IBM Corporation Deposit Account No. 09-0447.

B. REAL PARTY IN INTEREST

The real party in interest in this appeal is International Business Machines Corporation, which is the assignee of the entire right, title, and interest in the above-identified patent application.

C. RELATED APPEALS AND INTERFERENCES

With respect to other prior or pending appeals, interferences, or judicial proceedings that are related to, will directly affect, be directly affected by, or have a bearing on the Board's decision in the pending appeal, there are no such prior or pending appeals, interferences, or judicial proceeding known to Appellant, Appellant's legal representative, or assignee.

D. STATUS OF CLAIMS

1. Total number of claims in application

There are 21 claims pending. Three claims are independent claims (1, 9, and 17), and the remaining claims are dependent claims.

2. Status of all claims in application

- Claims canceled: 5, 13, and 21
- Claims withdrawn from consideration but not canceled: None
- Claims pending: 1-4, 6-12, 14-20, and 22-24
- Claims allowed: None
- Claims rejected: 1-4, 6-12, 14-20, and 22-24

3. Claims on appeal

The claims on appeal are: 1-4, 6-12, 14-20, and 22-24.

E. STATUS OF AMENDMENTS

All amendments have been entered in this case. No amendments have been made to the claims after the Final Office Action.

F. SUMMARY OF CLAIMED SUBJECT MATTER

Appellant provides a concise summary of the claimed subject matter as follows. Claims 1, 9, and 17 are independent claims. Note that claims 1-4 and 6-8 are method claims, claims 9-12 and 14-16 are information handling system claims, and claims 17-20 and 22-24 are computer program product claims. An information handling system capable of implementing Appellant's invention, as claimed in independent claim 9, is shown in Figures 1 and 9, and described in Appellant's specification on page 8, line 8 through page 10, line 9 and on page 21, line 9 through page 23, line 12. Support for independent computer program product claim 17 is described in Appellant's specification on page 23, lines 13-30. In addition, support for each of the elements of the independent claims are discussed below. The specific citations to Appellant's Figures and Specification are meant to be exemplary in nature, and do not limit the scope of the claims.

As claimed in independent claim 1, the claimed invention is a method for accessing an online account including receiving, through a network, a request from a computing device (see e.g., Figure 1, reference numerals 120 and 135, page 8, line 8 through page 10, line 9), identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request (see e.g., Figure 2, reference numeral 250, page 10, line 10 through page 11, line 21; also see e.g., Figure 3, reference numeral 310, page 11, line 22 through page 12, line 27), retrieving a network address corresponding to the computing device (see e.g., Figure 2, reference numeral 250, page 10, line 10 through page 11, line 21; also see e.g., Figure 3, reference numeral 310, page 11, line 22 through page 12, line 27), determining whether the network address is registered (see e.g., Figure 3, reference numeral 320, page 11, line 22 through page 12, line 27), in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol (see e.g., Figure 3, reference numeral 330, page 11, line 22 through page 12, line 27), and in response to

identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol (see e.g. Figure 3, reference numeral 340, page 11, line 22 through page 12, line 27).

As claimed in independent claim 9, the claimed invention is an information handling system (see e.g., Figure 1, page 8, line 8 through page 10, line 9; also see e.g., Figure 9, page 21 line 9 through page 23, line 12) including one or more processors (see e.g., Figure 9, reference numeral 900, page 21 line 9 through page 23, line 12), a memory accessible by the processors (see e.g., Figure 9, reference numerals 904 and 908, page 21 line 9 through page 23, line 12), a nonvolatile storage device accessible by the processors that includes a security data file (see e.g., Figure 1, reference numeral 165, page 8, line 8 through page 10, line 9; also see e.g., Figure 9, reference numeral 920, page 21 line 9 through page 23, line 12), one or more network interfaces for connecting the information handling system to one or more networks (see e.g., Figure 1, reference numeral 140, page 8, line 8 through page 10, line 9), an online financial account accessibility tool for accessing online financial accounts (see e.g., Figure 1, reference numerals 150, 155, 160, 165, 170, 175, and 180, page 8, line 8 through page 10, line 9), the online financial account accessibility tool comprising software code effective to receive, through one of the networks, a request from a computing device (see e.g., Figure 1, reference numerals 120 and 135, page 8, line 8 through page 10, line 9), identify a protocol, from a plurality of supported protocols, that was used by the computing device to send the request (see e.g., Figure 2, reference numeral 250, page 10, line 10 through page 11, line 21; also see e.g., Figure 3, reference numeral 310, page 11, line 22 through page 12, line 27), retrieve a network address corresponding to the computing device (see e.g., Figure 2, reference numeral 250, page 10, line 10 through page 11, line 21, line 25; also see e.g., Figure 3, reference numeral 310, page 11, line 22 through page 12, line 27), determine whether the network address is registered (see e.g., Figure 3, reference numeral 320, page 11, line 22 through page 12, line 27), in response to identifying the protocol and determining that the network address is registered, select one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network

address and the identified protocol (see e.g., Figure 3, reference numeral 330, page 11, line 22 through page 12, line 27), and in response to identifying the protocol and determining that the network address is not registered, select the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol (see e.g. Figure 3, reference numeral 340, page 11, line 22 through page 12, line 27).

As claimed in independent claim 17, the claimed invention is a computer program product (see e.g., page 32, lines 13-30) stored in a computer operable media (see e.g., Figure 9, reference numeral 908, page 21 line 9 through page 23, line 12) and containing instructions for execution by a computer, which, when executed by the computer, cause the computer to perform a method for accessing an online account, including receiving, through a network, a request from a computing device (see e.g., Figure 1, reference numerals 120 and 135, page 8, line 8 through page 10, line 9), identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request (see e.g., Figure 2, reference numeral 250, page 10, line 10 through page 11, line 21; also see e.g., Figure 3, reference numeral 310, page 11, line 22 through page 12, line 27), retrieving a network address corresponding to the computing device (see e.g., Figure 2, reference numeral 250, page 10, line 10 through page 11, line 21; also see e.g., Figure 3, reference numeral 310, page 11, line 22 through page 12, line 27), determining whether the network address is registered (see e.g., Figure 3, reference numeral 320, page 11, line 22 through page 12, line 27), in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol (see e.g., Figure 3, reference numeral 330, page 11, line 22 through page 12, line 27), and in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol (see e.g. Figure 3, reference numeral 340, page 11, line 22 through page 12, line 27).

G. GROUNDS OF REJECTION TO BE REVIEWED ON APPEAL

Claims 1-4, 7-12, 15-20, and 23-24 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Lai, U.S. Patent Application Publication No. 2005/0044197 (hereinafter Lai) in view of Amalraj et al., U.S. Patent Application Publication No. 2004/0215560 (hereinafter Amalraj). Claims 6, 14, and 22 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over Lai in view of Amalraj and further in view of Albert et al., U.S. Patent Application Publication No. 2003/0177389 (hereinafter Albert).

H. ARGUMENTS – APPELLANT'S CLAIMS ARE NEITHER TAUGHT NOR SUGGESTED BY THE CITED REFERENCES

1. Claims 1-4, 7-12, 15-20, and 23-24 Are Patentable Over Lai in view of Amalraj

To establish *prima facie* obviousness of a claimed invention, all the claim limitations must be taught or suggested by the prior art. *In re Royka*, 490 F.2d 981, 180 USPQ 580 (CCPA 1974). "All words in a claim must be considered in judging the patentability of that claim against the prior art." *In re Wilson*, 424 F.2d 1382, 1385, 165 USPQ 494, 496 (CCPA 1970). If an independent claim is nonobvious under 35 U.S.C. 103, then any claim depending therefrom is nonobvious. *In re Fine*, 837 F.2d 1071, 5 USPQ2d 1596 (Fed. Cir. 1988). (Manual of Patent Examining Procedure § 2143.03). Appellant's claimed invention is patentable over Lai in view of Amalraj because the cited art fails to teach or suggest all of the elements of Appellant's independent claims.

Appellant teaches and claims a method, system, and computer program product for providing device-based access to online financial transactions based upon one or more protocols supported by the device. For example, if the user is using a device that communicates with a more secure protocol, such as secure HyperText Transfer Protocol (HTTPS), then more sensitive account functions, such as making online payments and transferring funds may be allowed. However, if the user's device is using a less secure protocol, such as Wireless Access Protocol (WAP), then less sensitive account functions might be provided, such as checking account summaries or balances, while not allowing access to more sensitive account functions, such as making online payments and transferring funds. Using independent claim 1 as an exemplary claim, Appellant teaches and claims the following:

- receiving, through a network, a request from a computing device;

- identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request;

- retrieving a network address corresponding to the computing device;

- determining whether the network address is registered;

- in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

- in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

Appellant teaches and claims identifying the protocol used by a computing device and also retrieving the network address used by the computing device. If the network address is registered, then both the protocol and the network address are used to select which financial account functions are allowed. If the network address is not registered, then only the protocol is used to select the allowed financial account functions. Lai purports to teach a system and method for designing and implementing web services (see Lai, Abstract). While Lai does discuss a client using on online banking service (Lai, paragraphs [0217] and [0412]), Lai does not teach or suggest "selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store," where the selecting is based upon the network address and the identified protocol if the network address is registered, and where the selecting is based upon the identified protocol if the network address is not registered.

The Final Office Action notes that Lai does not disclose "in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol," and "in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol." as taught and claimed by Appellants in the independent claims (see Final Office Action, page 3). However, the Final Office Action then cites Amalraj as disclosing these elements. Appellant respectfully disagrees.

Amalraj purports to teach a computer based payment system and method that allows different payment requesting sources to be coupled to a variety of payment processors (see Amalraj, Abstract). The system and method described by Amalraj is "for making payments or funds transfers between parties or accounts" (Amalraj, paragraph [0023]). In addition to bill payment, Amalraj's system and method may be used for "refund payments, stock dividend and bond interest payments, person-to-person payments, inter-bank funds transfers, and the like" (Amalraj, paragraph [0023]). An integrated payment engine selects "the most suitable payment method and generate[s] the most suitable payment instruction from a number of available alternatives" (Amalraj, paragraph [0025]).

The Final Office Action cites Amalraj at paragraphs [0084], [0085], and [0104] as disclosing "selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store," where the selecting is based upon the network address and the identified protocol if the network address is registered, and where the selecting is based upon the identified protocol if the network address is not registered (see Final Office Action, page 4). Paragraph [0084] of Amalraj notes that "[p]rotocols 140 format the payments 136 to meet the protocols used by the third party payment processors 74 to whom the payment is to be sent." Paragraph [0084] further notes that "[e]ach ACH payment processor specifices a particular protocol 140 as its standard. The ACH agent 148 would be combined with a particular protocol 140 to create the payment file 136 to be sent to that payment processor." Paragraph

[0085] discusses that different and/or additional protocols may be used, and also states that the agents and protocols to be used are determined by the payment processors to which the payment engine may send payments. Paragraph [0104] of Amalraj discusses that the payment instruction router directs the payment instructions to the payment processor via the appropriate agents and protocols.

Appellant respectfully submits that Amalraj does not teach or suggest "selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store," where the selecting is based upon the network address and the identified protocol if the network address is registered, and where the selecting is based upon the identified protocol if the network address is not registered, as taught and claimed by Appellant in the independent claims. As an initial matter, Amalraj does not disclose "selecting one or more allowed financial account functions." Rather, Amalraj discloses a payment system for sending payments or funds transfers between various parties. Amalraj does not discuss "selecting" a particular account function, or functions, "from a plurality of financial account functions," because Amalraj is only concerned with one type of function, i.e. a payment or funds transfer. Amalraj's entire focus is on transferring money (payments, stock dividends, funds transfers, etc.) between parties. Therefore, there is no need for Amalraj to select one or more allowed financial account functions.

Further, Amalraj does not teach or suggest "*in response to identifying the protocol and determining that the network address is registered*, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, *wherein the allowed financial account functions are selected based upon the network address and the identified protocol*," and "*in response to identifying the protocol and determining that the network address is not registered*, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, *wherein the allowed financial account functions are selected based upon the identified protocol*." Amalraj does not select allowed financial account functions based on an identified protocol and/or whether or not a network address is registered. The protocols discussed by Amalraj are clearly used for determining how to *format a payment.* This is described in detail in paragraph [0084] of Amalraj, which describes how protocols are used to format payments. For example, different

data fields may be needed to conform to different ACH protocols, depending on the file format being used. As another example, a different protocol may be necessary for a printer protocol used for check printing.

It is clear that Amalraj does not select allowed financial account functions based on an identified protocol, which is what Appellant teaches and claims. Rather, Amalraj uses protocols in a different sense, i.e. to determine how to format payments, such as for ACH or for printing checks. Therefore, Appellant respectfully submits that Amalraj does not teach or suggest "*in response to identifying the protocol and determining that the network address is registered*, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, *wherein the allowed financial account functions are selected based upon the network address and the identified protocol*," and "*in response to identifying the protocol and determining that the network address is not registered*, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, *wherein the allowed financial account functions are selected based upon the identified protocol*," as taught and claimed by Appellant in independent claims 1, 9, and 17.

For the reasons set forth above, Appellant respectfully submits that independent claims 1, 9, and 17, and the claims which depend from them, are patentable over Lai in view of Amalraj, and respectfully requests that they be allowed.

2. Claims 6, 14, and 22 Are Patentable Over Lai in view of Amalraj and Albert

Claims 6, 14, and 22 depend from independent claims 1, 9, and 17, respectively, and are therefore patentable for at least the reasons discussed above with regard to independent claims 1, 9, and 17. Using claim 6 as an exemplary claim, claims 6, 14, and 22 include the following elements:

- receiving a second request from the computing device to alter security settings;

- returning a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device;

- receiving one or more security selections from the computing device in response to the user of the computing device altering the allowed financial account functions currently accessible to the computing device; and

- storing the received security selections in the data store.

Albert purports to teach a method for determining which security policy to apply to a device (see Albert, Abstract). When a device requests a connection to a network, a connection manager determines the required access or security rules, a rules engine generates a current access policy, and a security enforcement module applies this current access policy for regulating access at the device (Albert, paragraph [0024]). The Final Office Action cites various paragraphs of Albert as disclosing the elements of Appellant's claims 6, 14, and 22. For example, the Final Office Action cites paragraphs [0011] and [0013] of Albert. However, these cited paragraphs discuss a user adopting certain security policies or requirements from time to time in order to access various sites on the Internet (Albert, paragraph [0011]. This may result in a user being forced to implement security policies that are much more restrictive than he or she requires for other activities (Albert, paragraph [0013]). While paragraphs [0011] and [0013] discuss installing security software and requiring particular security policies or settings to be implemented, there is no discussion regarding "returning a selection page to the computing device," "receiving one or more security selections from the computing device in response to the user of the computing device altering the allowed financial account functions currently accessible to the computing device," and then "storing the received security selections in the data store," as taught and claimed by Appellant in claims 6, 14, and 22.

The Final Office Action also cites Albert at paragraphs [0048], [0049], and [0052]. These paragraphs discuss Albert's proposed solution to the problem of requiring a device to implement restrictive security policies. Albert discloses a system and method whereby a user may have "more than one security policy active at the same time on his or her computing device" (Albert, paragraph [0047]). The cited paragraphs of Albert discuss how Albert determines which security policy to apply as a device connects to different networks and resources. The cited paragraphs further discuss how to generate a merged or arbitrated security policy on a device. While interesting, Albert simply does not teach or suggest returning a selection page to a computing device, where the selection page indicates which financial account functions are

currently accessible to the device, and then allowing the user of the computing device to alter the allowed financial account functions, as taught and claimed by Appellant. Based on the above discussion, Appellant respectfully submits that Albert does not teach or suggest "*returning a selection page* to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device," and then "receiving one or more security selections from the computing device *in response to the user of the computing device altering the allowed financial account functions* currently accessible to the computing device," as taught and claimed by Appellant in claims 6, 14, and 22. While Albert may discuss changing (or merging or arbitrating) the various security policies present on a device, Albert simply does not teach or suggest a user altering the allowed financial account functions currently accessible to a device, as taught and claimed by Appellant.

For the reasons set forth above, Appellant respectfully submits that claims 6, 14, and 22 are patentable over Lai in view of Amalraj and Albert, and respectfully requests that they be allowed.

Conclusion

For the foregoing reasons, Appellant submits that claims 1-4, 7-12, 15-20, and 23-24 are patentable over Lai in view of Amalraj. Appellant further submits that claims 6, 14, and 22 are patentable over Lai in view of Amalraj and Albert. Accordingly, Appellant respectfully requests that the Examiner's claim rejections be reversed and claims 1-4, 6-12, 14-20, and 22-24 be allowed.

Respectfully submitted,

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I. CLAIMS APPENDIX

1.   A computer implemented method of accessing an online account, said method
     comprising:

     receiving, through a network, a request from a computing device;
     identifying a protocol, from a plurality of supported protocols, that was used by the
          computing device to send the request;
     retrieving a network address corresponding to the computing device;
     determining whether the network address is registered;
     in response to identifying the protocol and determining that the network address is
          registered, selecting one or more allowed financial account functions from a
          plurality of financial account functions stored in a data store, wherein the allowed
          financial account functions are selected based upon the network address and the
          identified protocol; and
     in response to identifying the protocol and determining that the network address is not
          registered, selecting the one or more allowed financial account functions from the
          plurality of financial account functions stored in the data store, wherein the
          allowed financial account functions are selected based upon the identified
          protocol.

2.   The method as described in claim 1 further comprising:

     returning financial function names corresponding to the allowed financial account
          functions to the computing device, wherein the financial function names are
          adapted to be displayed on the computing device.

3.   The method as described in claim 2 further comprising:

     receiving a second request from the computing device, the second request corresponding
          to one of the allowed financial account functions;
     performing the allowed financial account function corresponding to the second request;
          and

returning data to the computing device in response to performing the allowed financial account function.

4. The method as described in claim 1 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.

5. (Canceled)

6. The method as described in claim 1 further comprising:

receiving a second request from the computing device to alter security settings;

returning a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device;

receiving one or more security selections from the computing device in response to the user of the computing device altering the allowed financial account functions currently accessible to the computing device; and

storing the received security selections in the data store.

7. The method as described in claim 1, wherein the request includes a first financial account function being requested by the user of the computing device, the method further comprising:

performing the first financial account function in response to determining that the first financial account function is included in the allowed financial account functions; and

sending an error message to the computing device in response to determining that the first financial account function is not included in the allowed financial account functions.

8.   The method as described in claim 1 wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance.

9.   An information handling system comprising:

one or more processors;

a memory accessible by the processors;

a nonvolatile storage device accessible by the processors that includes a security data file;

one or more network interfaces for connecting the information handling system to one or more networks;

an online financial account accessibility tool for accessing online financial accounts, the online financial account accessibility tool comprising software code effective to:

receive, through one of the networks, a request from a computing device;

identify a protocol, from a plurality of supported protocols, that was used by the computing device to send the request;

retrieve a network address corresponding to the computing device;

determine whether the network address is registered;

in response to identifying the protocol and determining that the network address is registered, select one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

in response to identifying the protocol and determining that the network address is not registered, select the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

10.   The information handling system as described in claim 9, wherein the online financial account accessibility tool further comprises software code effective to:

return financial function names corresponding to the allowed financial account functions to the computing device, wherein the financial function names are adapted to be displayed on the computing device.

11. The information handling system as described in claim 10, wherein the online financial account accessibility tool further comprises software code effective to:

receive a second request from the computing device, the second request corresponding to one of the allowed financial account functions;

perform the allowed financial account function corresponding to the second request; and

return account data to the computing device in response to performing the allowed financial account function.

12. The information handling system as described in claim 9 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.

13. (Canceled)

14. The information handling system as described in claim 9, wherein the online financial account accessibility tool further comprises software code effective to:

receive a second request from the computing device to alter security settings;

return a selection page to the computing device, the selection page including indicators for the allowed financial account functions currently accessible to the computing device;

receive one or more security selections from the computing device in response to the user of the computing device altering the allowed financial account functions currently accessible to the computing device; and

storing the received security selections in the security data file.

15. The information handling system as described in claim 9, wherein the request includes a first financial account function being requested by the user of the computing device, wherein the online financial account accessibility tool further comprises software code effective to:

perform the first financial account function in response to determining that the first financial account function is included in the allowed financial account functions; and

send an error message to the computing device in response to determining that the first financial account function is not included in the allowed financial account functions.

16. The information handling system as described in claim 9 wherein the computing device is selected from the group consisting of a personal computer, a personal digital assistant, a mobile telephone, a pervasive computing device, and a network appliance.

17. A computer program product stored on a computer operable media, the computer operable media containing instructions for execution by a computer, which, when executed by the computer, cause the computer to implement a method for accessing an online account, said method comprising:

receiving, through a network, a request from a computing device;

identifying a protocol, from a plurality of supported protocols, that was used by the computing device to send the request;

retrieving a network address corresponding to the computing device;

determining whether the network address is registered;

in response to identifying the protocol and determining that the network address is registered, selecting one or more allowed financial account functions from a plurality of financial account functions stored in a data store, wherein the allowed financial account functions are selected based upon the network address and the identified protocol; and

in response to identifying the protocol and determining that the network address is not registered, selecting the one or more allowed financial account functions from the plurality of financial account functions stored in the data store, wherein the allowed financial account functions are selected based upon the identified protocol.

18. The computer program product as described in claim 17 wherein the method further comprises:

returning financial function names corresponding to the allowed financial account functions to the computing device, wherein the financial function names are adapted to be displayed on the computing device.

19. The computer program product as described in claim 18 wherein the method further comprises:

receiving a second request from the computing device, the second request corresponding to one of the allowed financial account functions;

performing the allowed financial account function corresponding to the second request; and

returning account data to the computing device in response to performing the allowed account function.

20. The computer program product as described in claim 17 wherein at least one of the allowed financial account functions is selected from the group consisting of change security settings, check account balances, transfer funds, online banking, change password, view detailed account statement, request new account, trade securities, view brokerage account overview, and view brokerage account history.

21. (Canceled)

22. The computer program product as described in claim 17 wherein the method further comprises:

receiving a second request from the computing device to alter security settings;

returning a selection page to the computing device, the selection page including
   indicators for the allowed financial account functions currently accessible to the
   computing device;

receiving one or more security selections from the computing device in response to the
   user of the computing device altering the allowed financial account functions
   currently accessible to the computing device; and

storing the received security selections in the data store.

23. The computer program product as described in claim 17, wherein the request includes a
first financial account function being requested by the user of the computing device, the
method further comprising:

performing the first financial account function in response to determining that the first
   financial account function is included in the allowed financial account functions;
   and

sending an error message to the computing device in response to determining that the first
   financial account function is not included in the allowed financial account
   functions.

24. The computer program product as described in claim 17 wherein the computing device is
selected from the group consisting of a personal computer, a personal digital assistant, a
mobile telephone, a pervasive computing device, and a network appliance.

J. EVIDENCE APPENDIX

Not applicable.

K. RELATED PROCEEDINGS APPENDIX

Not applicable.